## ABSTRACT OF THE INVENTION

The invention provides a system and method for providing additional insurance to a fully-qualified insured party to increase a total benefit amount of insurance. More particularly, the invention provides a computer system and method for providing additional life insurance to increase a total benefit of life insurance to a fully-qualified insured party based upon an underwriting and medical evaluation performed to assess the eligibility of the insured party for an existing or underlying primary life insurance plan. Additional life insurance according to the invention may be obtained through the internet by remote computers and internet access devices well known in the art.

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